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Osama bin Laden is using cash from the Afghanistan heroin market to finance his life on the run, paying bodyguards and buying off warlords in Pakistan, says a congressman who has visited the region.

Rep. Mark Steven Kirk, Illinois Republican, said in an interview that bin Laden's al Qaeda terror organization is reaping \$28 million a year in illicit heroin sales. Some of the money is funding bin Laden's fugitive status as he pops back and forth between Pakistan's semi-autonomous tribal areas and Afghanistan's eastern mountain regions.

Mr. Kirk, who won passage of legislation in November to overhaul the U.S. terrorist rewards program, said post-September 11 initiatives have cut off the terror leader's traditional sources of money -- a family fortune and Islamic charities.

"We now know al Qaeda's dominant source of funding is the illegal sale of narcotics," said Mr. Kirk, a member of the House Appropriations foreign operations subcommittee.

The congressman made an extensive fact-finding trip to Afghanistan last January, where he met with military-intelligence officials.

Mr. Kirk said that, while bin Laden has lots of allies in the Waziristan tribal lands east of Kabul, Afghanistan, he does not speak the native tongues and cannot trust everyone as his entourage moves from place to place.

"He is a foreigner in a strange land," Mr. Kirk said. "He must have money to buy off the local warlords. Operating a clandestine, heavily armed organization takes money and running narcotics is the natural way."

A Pentagon adviser on drug policy said Mr. Kirk is "on target."

"We know of individuals in Afghanistan who continue to fund al Qaeda with drug proceeds," the Pentagon adviser said.

The congressman believes the way to catch bin Laden is to cut off his money. "We have to nail the drug-lord financing first," he said. "Once you hit his income, you head off his ability to pay local warlords."

This is where Mr. Kirk's legislation comes in. The Counter-Terrorist and Narco-Terrorist Rewards Program Act authorizes the State Department for the first time to make rewards to people who inform on drug lords.

Bin Laden's major supplier, U.S. authorities say, is Haji Bashir Noorzai, a former Taliban financier who smuggles heroin from the Kandahar area to al Qaeda in Pakistan.

The Pentagon adviser said Noorzai helped finance al Qaeda when it operated with the Taliban. The alliance continues to this day. In return for money, Noorzai gets al Qaeda operatives who move his drugs offshore.

The legislation, which Mr. Bush will sign once Congress finishes work on the fiscal 2005 spending bill later this month, also authorizes the payment of goods, such as tractors or trucks instead of cash to informants. The idea is that illiterate rural Afghans or Pakistanis will find more value in farm equipment than in huge sums of money. News of the new rewards will be broadcast on radio stations in Afghanistan.

The bill, co-sponsored by Rep. Henry J. Hyde, Illinois Republican, and Rep. Tom Lantos, California Democrat, also lets Mr. Bush raise the reward on bin Laden and other terror fugitives from \$25 million to \$50 million.

"If we are able to take out a couple of kingpins, suddenly bin Laden would have to miss a payment to his warlords," Mr. Kirk said. He said the U.S. obtains "credible reports" on al Qaeda and drugs from "people who have contact with the outer ring of the bin Laden organization."

Bush administration officials are reluctant to publicly discuss bin Laden's drug ties. This is because more members of Congress may press the Pentagon to do something it does not want to do: order troops to begin attacking drug convoys. Commanders say their 20,000 troops already have a full plate of missions battling Taliban and al Qaeda insurgents.

Instead, the administration has announced a series of new counternarcotics programs that will greatly rely on Afghan police and soldiers to stem the burgeoning poppy crop that, in turn, yields record amounts of heroin.

Afghanistan's yearly opium production is estimated at \$2 billion.

One piece of evidence of al Qaeda drug connection arose last winter, when the U.S. Navy intercepted small boats in the Arabian Sea off the coast of Pakistan and seized large quantities of heroin.

Mr. Kirk said the U.S. military interrogated four crewmen and learned they were al Qaeda operatives taking the drugs to the United Arab Emirates. In Quetta, Pakistan, a kilo of heroin fetches \$2,000; in the United Arab Emirates, the same quantity brings \$10,000.

"This was an attempt by al Qaeda to develop a downstream retail market at which they could increase their profits five times," he said.

Bin Laden has remained at large since he holed up in the mountain region of Tora Bora in December 2001 and then slipped across the border into Pakistan as the Taliban regime fell.

Earlier this year, Pakistan for the first time in history sent thousands of troops into the tribal

lands to attack militants. But after a sweep through South Waziristan, the general in charge declared Nov. 26 that bin Laden is not there.

"[Bin Laden] requires his own protection, and the kind of security apparatus that he is supposed to have around him, that gives a very big signature," Lt. Gen. Safdar Hussain told Reuters. "There is not an inch of South Waziristan or the tribal area which we have not swept time and again, and if he was here in the tribal areas, I can assure you that he wouldn't have escaped my eyes and ears."

But the Pentagon adviser cautioned that "just because they throw up their hands and say he's not here, don't believe he's not."

"You've got to remember that area has strong support for bin Laden."